

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

CORNERSTONE CREDIT UNION §
LEAGUE, ET AL. §
§
v. § CIVIL NO. 4:25-CV-16-SDJ
§
CONSUMER FINANCIAL §
PROTECTION BUREAU, ET AL. §

FINAL JUDGMENT

For the reasons set forth in the Court's Memorandum Opinion and Order on this date, the proposed consent judgment is fair, adequate, and reasonable. It is therefore **ORDERED, DECREED, and ADJUDGED** that the Joint Motion for Consent Judgment, (Dkt. #31), is **GRANTED**.

Final Judgment is entered in favor of Plaintiffs on Count I in the Complaint in cause number 4:25-cv-16. (Dkt. #1 at ¶¶ 60–71).

Final Judgment is entered in favor of Plaintiffs on Count II in the Complaint in cause number 4:25-cv-16. (Dkt. #1 at ¶¶ 72–80).

Final Judgment is entered in favor of Plaintiffs on Count III in the Complaint in cause number 4:25-cv-16. (Dkt. #1 at ¶¶ 81–94).

Count IV in the Complaint in cause number 4:25-cv-16 is dismissed with prejudice. (Dkt. #1 at ¶¶ 95–112). The Consumer Financial Protection Bureau agrees that it will not argue that issue or claim preclusion foreclose any such future challenge.

1. The Court **VACATES** and **SETS ASIDE**, in its entirety, the Consumer Financial Protection Bureau's Final Rule "Prohibition on Creditors and

Consumer Reporting Agencies Concerning Medical Information (Regulation V)", 90 Fed. Reg. 3276 (Jan. 14, 2025) (to be codified at 12 C.F.R. §§ 1022.3, 1022.30, 1022.38). The Court remands this matter to the Director of the Bureau for further consideration.

2. The Court **DENIES** all other requested relief. Any pending motions are **DENIED** as **MOOT**.
3. The Clerk is directed to close this action.

So ORDERED and SIGNED this 11th day of July, 2025.



SEAN D. JORDAN
UNITED STATES DISTRICT JUDGE